

Fair housing laws prohibit discrimination in any activity relating to the sale or rental of dwellings, financing or insuring housing, the terms and conditions related to housing, or harassment that is based on your race, color, religion, national origin, or sex.

It is also unlawful for a landlord or other housing agent to harass a person based on any of the bases listed above, or to sexually harass a tenant, prospective buyer or renter.

Fair housing laws make it unlawful to deny you housing because you are disabled. You are entitled to a reasonable accommodation from your landlord if you are disabled and in need of one to provide an equal opportunity to use and enjoy your property. Some examples of accommodations include structural modifications, exceptions to rules or policies, and allowing a service animal in a no-pet complex. Each situation is reviewed on a case by case basis, to determine what is "reasonable."

In the state of Michigan, the housing laws also prohibit discrimination that is based on an individual's age or marital status.

Beware of predatory lending practices. This high pressure tactic is used by some lending institutions to prey on the elderly, or economically disadvantaged. It usually starts out as an unsolicited offer which sounds "too good to be true" to assist you with your financing, but unfortunately may end with you losing your home.

Under state law, discrimination complaints must be filed within 180 days of the date of discrimination. The time limit is 365 days under the federal law.

If you believe you have been discriminated against, if you have questions, or if you need additional information:

Call the Michigan Department of Civil Rights:

1-800-482-3604

TTY users: 1-877-878-8464

www.michigan.gov/mdcr



OR

Call the U. S. Department of Housing and Urban Development:

1-800-669-9777

www.hud.gov



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Fair Housing Laws

Know your rights when:
renting,
buying,
financing,
insuring

State and federal laws make it unlawful to discriminate because of your:

- Race
- Color
- Religion
- National origin
- Sex
- Familial status
- Disability
- Age (Michigan law)
- Marital status (Michigan law)

It is also unlawful to retaliate against you for filing a civil rights complaint.

Fair housing laws protect your rights in housing activities such as:

- Viewing or purchasing a home or other property
- Viewing or renting an apartment or other property
- Financing, such as a mortgage or a home improvement loan
- Insurance: homeowners, or renters
- Terms and conditions, and provision of services
- Advertising

How do you know it's discrimination?

Housing discrimination is usually disguised and more often than not, it is done with a smile and a handshake. Although some of the following statements may seem reasonable, they *could* be excuses to prevent you from renting an apartment, buying a home, or obtaining financing or insurance.

Pay close attention when you hear statements like the ones below:

When you are renting ...

"I rented that apartment right after you called."

"Yes, we rent to families with children, but our children's section is full."

"We have a long waiting list."

"How can I be sure you can pay the rent?"

"I can't provide the accommodation you want, it's too expensive."

"You have a guide dog? Sorry, we have a no-pets rule."

"When you are buying...

"The owner just took the house off the market."

"I'll have to pre-qualify you before I show you some homes."

"Do you think you can afford to live in this neighborhood?"

"Let me show you some homes in an area where I think you would be more comfortable."

When you want financing...

"There's a problem with your house appraisal."

"We have a minimum mortgage amount. We don't process mortgages that small."

"You might get better terms at another bank."

"We don't sell insurance in your area."



Keep in mind that some of these comments *may* be valid, but they may also be used as a pretext to discriminate.